

PL+ *Bridging the gap in cover*

Is there a gap in cover?

Many businesses you provide cover for may not be fully protected under their current Public Liability Insurance. This is due to a growing number of trades providing inspection and certification for a fee alongside their more traditional services. These additional activities are referred to as **professional services** and may not be fully covered under existing policies with many including an exclusion similar to this:

“We do not cover.... claims arising out of any negligent act, error, omission, or malpractice made or alleged to have been made by You or on Your behalf in the provision of professional services.”

Markerstudy has carried out investigations into this potential shortfall and believes that there are indeed a significant number of businesses and sole traders who do not have appropriate cover.

The next step

This is an opportunity for our broking partners to:

- 1) ensure that customers are correctly protected
- 2) develop new business
- 3) offer a higher level of cover than their competitors

If an exclusion does apply

Markerstudy holders can upgrade their current policies to include the Professional Services Extension, whereas for new customers simply select the required trade including Professional Services cover on the Liability Extranet.

PL Plus cover: Public Liability cover up to £5m limit plus Professional Services cover up to £5m limit

Cost: Amazingly PL Plus is even included at no extra cost for some trades whilst remaining highly competitive for others.

To help illustrate the need for PL Plus, please see the example below:

A fire alarm installer offers system testing and certification as a separate service. Following such a check the system fails and a major fire starts.

With PL Plus



Up to the full Public Liability limit is covered for injury or damage arising from the inspection and certification

Without PL Plus



The resulting loss which, may be directed towards your client, will not be covered.

Please see overleaf for targeted trades.

Is there a gap in cover? (continued)

Easy access to quotes and documentation

The Markerstudy Liability Extranet now features PL Plus for a wide range of trades; simply select the option 'incl professional Services' to obtain the correct level of cover for inspection, training and certification services. The following trades are currently available via the Extranet therefore enabling you to provide an immediate quote with point of sale documentation. Please note that Markerstudy will continue to add more trades with the option for Professional Services, so check the Extranet for the most up-to-date information.

- Alarm & CCTV Installers Domestic & Commercial incl Professional Services cover
- Alarm & CCTV Installers Industrial incl Professional Services cover
- ASA Swimming Instructors incl Professional Services cover
- Boiler services (Domestic) incl Professional Services cover
- Boiler services (Non-Domestic) incl Professional Services cover
- Confined space contractors & trainers incl Professional Services cover
- Construction Plant Repairers incl Professional Services cover
- Driving Instructors including Professional Services cover
- Extractor, ductwork and filter cleaners commercial premises incl Professional Services cover
- Fire equipment supply and maintenance (other than alarm and sprinkler installers) incl Professional Services cover
- Fire proofing rendering & fire curtain installation incl Professional Services cover
- Food & food hygiene consultants incl Professional Services cover
- Forestry Plant Repair and Sales incl Professional Services cover
- Forklift Truck training incl Professional Services cover
- Health & Safety Advisors incl Professional Services cover
- Heavy plant operator trainers incl Professional Services cover
- Height access trainers 5m height limit incl Professional Services cover
- Height access trainers other than rope access incl Professional Services cover
- Height Safety Training Consultants incl Professional Services cover
- HGV driving instructors including Professional Services cover
- IRATA rope access inspection only & safety surveys incl Professional Services cover
- IRATA rope access training incl Professional Services cover
- Lift & Escalator Engineers incl Professional Services cover
- Mobility Scooter service, repair and supply incl Professional Services cover
- Non-Destructive Testers including Professional Services cover
- Personal trainers incl professional Services cover
- Pest & Vermin Control including Professional Services cover
- Pest Controllers not including firearms use incl Professional Services cover
- Pest Controllers with firearms use incl Professional Services cover
- Plant repair and servicing incl Professional Services cover
- Portable Appliance Testing (PAT) including Professional Services cover
- Property Services Electrical Mechanical Plumbing incl Professional Services cover
- Road safety barrier installation incl Professional Services cover
- Safety Netting Contractors incl Professional Services cover
- Sound proofing including Professional Services cover
- Sprinkler Installation incl Professional Services cover
- Stair Lift Installers incl Professional Services cover
- Training manual skills ground level only including Professional Services cover
- Treefellers / surgeons excl rope access incl Professional Services cover
- Treefellers / surgeons incl rope access incl Professional Services cover
- Treefellers / surgeons power line clearance incl Professional Services cover
- Water Treatment Contractors incl Professional Services cover

For other trades please send us an enquiry by email, telephone or refer via our Extranet system.

Contact Information

For further information please contact

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